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July 16, 1982

BY CERTIFIED MAIL  
RETURN RECEIPT REQUESTED

Mr. Gerald L. Snider  
Mrs. Elizabeth Jane Snider  
5814 Farmgate Court  
Frederick, Maryland 21701

Re: Foreclosure  
Lot 7, Block "A"  
"Plat One, FOXCROFT"

Dear Mr. and Mrs. Snider:

I am the attorney for Steven P. Henne and Richard F. Stefanelli, Substituted Trustees, under a deed of trust secured on the above property dated November 20, 1981 and recorded in Book 1161 at Page 510 among the land records for Frederick County, Maryland and in that capacity the deed of trust has been forwarded to me for foreclosure.

The foreclosure sale for this deed of trust will be held at 10:00 o'clock a.m. on August 4, 1982 on the front steps of the old Court House in Frederick, Maryland. The terms of sale are as follows:

A cash deposit of \$5,000.00 will be required at the time of sale. The balance is payable in cash with interest from date of sale at the rate of 15.5% per annum payable within five days after final ratification of the sale by the Circuit Court for Frederick County, Maryland.

The property is sold subject to covenants, easements, and restrictions of record.

Adjustments on all taxes, public charges, and